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From: Ritch R. Cushway [mailto:cushway@speednetllc.com]

Sent: Tuesday, June 27, 2006 9:01 PM

To: Public Hearing

Subject: Wal-mart entry into Banking

Hello, Ms. Bair, welcome to your new role at the FDIC.

I write to you now to let you know that as a citizen and businessman, I am totally opposed to allowing Wal-mart to enter the banking, financial services, industry.

We already have too few choices as Wal-mart moves to become pervasive in all aspects of our life. Their competitive tactics have been notoriously unfair. Their regard for corporate citizenship has been even poorer.

As an financial executive manager in a Fortune 500 firm, I request that you firmly and vigorously protect the public's interest and oppose Wal-mart's entry into the banking industry.

Thank you. I welcome a reply from you.